

It is estimated that there are between 60,000 and 100,000 direct care workers in Iowa. They work on the front lines providing care in nursing and assisted living facilities, home care and in a variety of community based settings. While no hard data is available on each and every aspect of the direct care workforce, we DO know that approximately 25% of the certified nurse aides in Iowa are uninsured. It should be pointed out that many of these uninsured have access to plans through their employer, but do not sign up for them due to the cost of the plan coupled with their low wage scales. Another 12% are on Hawkeye or Medicaid. Another good chunk that is un-quantifiable is that segment that is *under-insured*...they have a plan that they get very little value from due to limited coverage, high deductibles, etc.

Most of these folks are paid via county, state and federal funds. Because these public dollars are funneled through private employers, these workers are not considered as "public employees" and therefore do not participate in any public employee plan.

This brings us to pooling. If direct care workers could tap into some type of pool, either the existing state employee pool or some newly created pool, it could be a significant tool for these workers to gain adequate and affordable coverage.

Thanks for your assistance and I'll stay tapped in to the discussions.

Best Wishes --

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